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NOTICE OF ALLOWANCE AND FEE(S) DUE

60668 11/10/2011 SAP / FINNEGAN, HENDERSON LLP 901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413

EXAMINER HAIDER, FAWAAD ART UNIT PAPER NUMBER 3627

DATE MAILED: 11/10/2011

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/573,024	08/12/2008	Mike Soumokil	07781.0270-00	4419

TITLE OF INVENTION: METHOD AND SOFTWARE APPLICATION FOR COMPUTER AIDED CUTOMER INDEPENDENT CASH COLLECTION

USING A STATE FIELD IN A DATA RECORD

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1740	\$300	\$0	\$2040	02/10/2012

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current **SMALL ENTITY status:**

A. If the status is the same, pay the TOTAL FEE(S) DUE shown

B. If the status above is to be removed, check box 5b on Part B -Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

or <u>Fax</u> (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where

appropriate. All further indicated unless correcte maintenance fee notifica	correspondence includired below or directed other	ng the Patent, advance on nerwise in Block 1, by (a	rders and notification of a) specifying a new corr	maintenance fees very spondence address	vill be and/or	mailed to the current or (b) indicating a separ	correspondence address as cate "FEE ADDRESS" for
60668 SAP / FINNEC 901 NEW YORI	ence address (Note: Use BI 7590 11/10 GAN, HENDERSO K AVENUE, NW	/2011	Fe pa ha	e(s) Transmittal. Th pers. Each additiona ve its own certificate Cer	is certif I paper of mai	ficate cannot be used for such as an assignment iling or transmission.	domestic mailings of the or any other accompanying it or formal drawing, must nission deposited with the United class mail in an envelope above, or being facsimile te indicated below.
WASHINGTON	I, DC 20001-4413		ad tra	dressed to the Mai nsmitted to the USP	l Stop TO (57	ISSUE FEE address a (1) 273-2885, on the dat	above, or being facsimile te indicated below.
							(Depositor's name)
			_				(Signature)
			L				(Date)
APPLICATION NO.	FILING DATE		FIRST NAMED INVENTO	R	ATTO	RNEY DOCKET NO.	CONFIRMATION NO.
10/573,024 ITTLE OF INVENTION USING A STATE FIELI		TWARE APPLICATION	Mike Soumokil FOR COMPUTER AII	DED CUTOMER IN		07781.0270-00 NDENT CASH COLL.	4419 ECTION
APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSU	E FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	NO	\$1740	\$300	\$0		\$2040	02/10/2012
EXAM	INER	ART UNIT	CLASS-SUBCLASS				
HAIDER, I	FAWAAD	3627	705-034000				
"Fee Address" ind PTO/SB/47; Rev 03-0 Number is required. 3. ASSIGNEE NAME A PLEASE NOTE: Unl	ondence address (or Cha 3/122) attached. ication (or "Fee Address' 12 or more recent) attached. ND RESIDENCE DATA ess an assignee is identih in 37 CFR 3.11. Comp	nge of Correspondence "Indication formed. Use of a Customer A TO BE PRINTED ON T	data will appear on the	to 3 registered pater tively, gle firm (having as a agent) and the namorneys or agents. If e printed. Type) patent. If an assign a assignment.	membles of u	per a 2p to ne is 3dentified below, the do	cument has been filed for
4a. The following fee(s)	are submitted:	46	b. Payment of Fee(s): (Plo	ease first reapply a	ıy prev	viously paid issue fee s	up entity Government hown above)
☐ Publication Fee (No small entity discount permitted) ☐ Advance Order - # of Copies			☐ Payment by credit card. Form PTO-2038 is attached. ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number (enclose an extra copy of this form).				
a. Applicant claim	tus (from status indicated s SMALL ENTITY statu	ıs. See 37 CFR 1.27.	☐ b. Applicant is no lo	nger claiming SMA	LL EN	TITY status. See 37 CF	R 1.27(g)(2).
NOTE: The Issue Fee an interest as shown by the i	d Publication Fee (if requeecords of the United Sta	uired) will not be accepted tes Patent and Trademark	d from anyone other than Office.	the applicant; a regi	stered	attorney or agent; or the	e assignee or other party in
Authorized Signature							
71 1				-			
This collection of inform an application. Confident submitting the completed this form and/or suggesti Box 1450, Alexandria, V	ation is required by 37 C tiality is governed by 35 d application form to the ons for reducing this bur irginia 22313-1450. DO	CFR 1.311. The informatic U.S.C. 122 and 37 CFR USPTO. Time will vary rden, should be sent to the NOT SEND FEES OR (on is required to obtain or 1.14. This collection is e depending upon the ind e Chief Information Offic COMPLETED FORMS	retain a benefit by t stimated to take 12 ividual case. Any co cer, U.S. Patent and O THIS ADDRESS	he publ minutes omment Traden 5. SENI	lic which is to file (and s to complete, including ts on the amount of tim nark Office, U.S. Depa D TO: Commissioner fo	by the USPTO to process) g gathering, preparing, and the you require to complete rtment of Commerce, P.O. or Patents, P.O. Box 1450,

Alexandria, Virginia 22313-1450.

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10/573,024	08/12/2008	Mike Soumokil	07781.0270-00 4419		
60668 75	90 11/10/2011	EXAMINER			
	N, HENDERSON L	HAIDER, FAWAAD			
901 NEW YORK AVENUE, NW WASHINGTON, DC 20001-4413			ART UNIT	ART UNIT PAPER NUMBER	
,			3627		

DATE MAILED: 11/10/2011

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)

(application filed on or after May 29, 2000)

The Patent Term Adjustment to date is 245 day(s). If the issue fee is paid on the date that is three months after the mailing date of this notice and the patent issues on the Tuesday before the date that is 28 weeks (six and a half months) after the mailing date of this notice, the Patent Term Adjustment will be 245 day(s).

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (http://pair.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

- 1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.
- 2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.
- 3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.
- 4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).
- 5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.
- 6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).
- 7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.
- 8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.
- 9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

	Application No.	Applicant(s)	
	10/573,024	SOUMOKIL, MIKE	
Notice of Allowability	Examiner	Art Unit	
	FAWAAD HAIDER	3627	
The MAILING DATE of this communication appeal claims being allowable, PROSECUTION ON THE MERITS IS herewith (or previously mailed), a Notice of Allowance (PTOL-85) NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT Report of the Office or upon petition by the applicant. See 37 CFR 1.3131. ☐ This communication is responsive to 10/31/11.	(OR REMAINS) CLOSEI or other appropriate com IGHTS. This application	D in this application. If not included inmunication will be mailed in due cours	
 An election was made by the applicant in response to a resi requirement and election have been incorporated into this 		rth during the interview on; the	restriction
3. ☑ The allowed claim(s) is/are <u>30-35, 37, 39-40, and 43-55</u> .			
4. ☑ Acknowledgment is made of a claim for foreign priority under a) ☑ All b) ☐ Some* c) ☐ None of the: 1. ☑ Certified copies of the priority documents have 2. ☐ Certified copies of the priority documents have 3. ☐ Copies of the certified copies of the priority do International Bureau (PCT Rule 17.2(a)). * Certified copies not received: Applicant has THREE MONTHS FROM THE "MAILING DATE" noted below. Failure to timely comply will result in ABANDONN THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.	e been received. e been received in Application to MENT of this application.	ation No ved in this national stage application fr file a reply complying with the requiren	nents
 A SUBSTITUTE OATH OR DECLARATION must be submi INFORMAL PATENT APPLICATION (PTO-152) which give 			<u>-</u> OF
6. ☐ CORRECTED DRAWINGS (as "replacement sheets") mus			
(a) ☐ including changes required by the Notice of Draftspers		riew (PTO-948) attached	
1) ☐ hereto or 2) ☐ to Paper No./Mail Date (b) ☐ including changes required by the attached Examiner's		t or in the Office action of	
Paper No./Mail Date Identifying indicia such as the application number (see 37 CFR 1 each sheet. Replacement sheet(s) should be labeled as such in t) of
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of E attached Examiner's comment regarding REQUIREMENT FO			
Attachment(s) 1. ☑ Notice of References Cited (PTO-892) 2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948) 3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date 4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material	6. ☐ Interview Paper N 7. ☐ Examine 8. ☑ Examine 9. ☑ Other <u>Ar</u>	f Informal Patent Application solvent Summary (PTO-413), lo./Mail Date r's Amendment/Comment r's Statement of Reasons for Allowand mendment After Final Entered.	e
	/F. Ryan Ze Supervisory	ender/ Patent Examiner, Art Unit 3627	

Reasons for Allowance

1. The amendment after final submitted by applicant on 10/31/11 is entered. The following is an examiner's statement of reasons for allowance:

The best US prior art Hinkle et al (7,254,558) teaches a plurality of invoices with balances. But, the best US prior art lacks the limitations of optional states and being due within a specified time period. The limitations lacking in the prior art, in combination with the other limitations clearly claimed in the application, are novel and unobvious.

The best NPL (what's new in leisure & hospitality) teaches an accounts payable system and invoices. But, the best NPL lacks the limitations of But, the best US prior art lacks the limitations of optional states and being due within a specified time period. The limitations lacking in the prior art, in combination with the other limitations clearly claimed in the application, are novel and unobvious.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

2. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Fawaad Haider whose telephone number is 571-272-7178. The examiner can normally be reached on Monday-Friday 7:30-5:00.

Art Unit: 3627

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor Ryan Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Fawaad Haider/

Examiner Art Unit 3627

/F. Ryan Zeender/

Supervisory Patent Examiner, Art Unit 3627